



AUTO GAP PROTECTION



Covers the difference or "gap" between insurance settlement and loan payoff



Price, enroll, print waivers and track online via TMH's GAPEXpress™



Backed by Lloyd's of London, rated "A" (Excellent) by AM Best

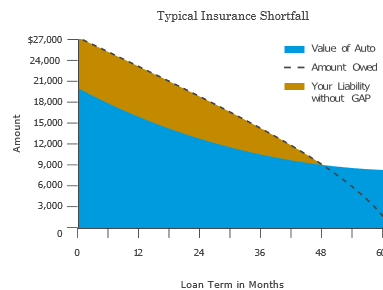


Dedicated account services representative for prompt support



Quick and easy claim reporting via web-based portal

Vehicle value declines rapidly during the first few years of ownership, and with loan terms increasing and down payments decreasing, the loan payoff amortizes more slowly. If a vehicle is stolen, accidentally damaged beyond repair, or declared a total loss, the borrower's insurance will only cover the actual cash value of the vehicle. The borrower remains liable for the difference or "GAP" between the insurance settlement and loan payoff. Tokio Marine Highland's GAP product protects the lender and borrower from this deficiency. Tokio Marine Highland is wholly owned by Tokio Marine Kiln, one of the largest carriers in the Lloyd's of London insurance market and rated A (Excellent) by AM Best.



TMH's GAP benefits the lender by:

- Reducing credit and loan losses
- Providing valuable service to borrowers
- Providing fee income opportunities
- Increasing borrower satisfaction
- Easing administrative and claim filing processes
- Providing optional internet-based training

TMH's GAP benefits the borrower by:

- Limiting out-of-pocket expense
- Protecting the borrower's credit rating
- Preventing financial hardship
- Making the purchase of a replacement vehicle more affordable
- Providing peace of mind

To simplify administration, TMH's web-based GAP-Express™ solution enables a lender to price GAP enrollments, print waiver forms, track GAP sales by lending officer or loan originator, and submit GAP enrollments online.

GAP Advantage is an option that delivers an additional borrower benefit by providing a discount allowance up to \$1,000 toward a replacement vehicle, as long as financing is with the same lender. GAP Advantage is not available in all states.

Did You Know?



On average, there are 6 million car accidents in the US every year or one accident every 11 seconds.



72% of all crashes result in property damage



A driver is 23 times more likely to crash while texting and driving

For Questions or More Information

- For questions or information on other TMH solutions, please call your TMH representative or visit us at www.tokiomarinehighland.com